PTO/SB/05 (11-00)

Please type a plus sign (+) inside this box

Approved for use through 10/31/2002 OMB 0651-0032

Patent and Trademark Office U.S. DEPARTMENT OF COMMERCE

Under the paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

PATENT APPLICATION **TRANSMITTAL**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attori	ney Docket No.	85CF-00103		
First	Inventor	Christopher D. Johnson	ລັ	
Title	METHODS AND	SYSTEMS FOR AUTOMATED	INFERR	
	VALUATION OF C	<u> </u>		

7 T					Expres	s Mail La	abel N	lo.	EL319	7336	641US				
6	APPLICATION ELEMENTS							Assistant Commissioner for Patents ADDRESS TO: Box Patent Application Washington, DC 20231							
1. Fee To (Submit 2. Applied	(Submit an original, and a duplicate for fee processing)							7. CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix) 8. Nucleotide and/or Amino Acid Sequence Submission (If applicable, all necessary)							
								a. Computer Readable Form (CRF)							
(Prefer	red arranger	ment set forth below)			•	b. Specification Sequence Listing on:									
	iter	i. CD-ROM or CD-R (2 copies); or ii. paper c. Statements verifying identity of above copies													
	- Backg	m listing appendix round of the Invention				ACCOMPANYING APPLICATION PARTS									
3000 Tal. Tal. 1000 Tal.		Summary of the Invent Description of the Drav)											
<i>3</i>	- Detaile	ed Description	•			9.		•	-						
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	- Claim(- Abstra	s) ct of the Disclosure			,	37 CFR 3.73(b) Statement Power of Attorney (when there is an assignee) (For Identification Purposes Only)						or Identification			
4. ⊠ Drawi	ng(s) <i>(35 l</i>	JSC 113) [Total Sheet	s 9]1	11. 🔲	Eng	glish Tran	nslation	Doc	ument (if ap	plicable)		
	or Declarat	tion [Total Pages	.]1	12. 🔲	Info Sta	ormation latement (I	Disclos IDS)/PT	ure O-14	449 🗆	Co Cit	pies of IDS ations		
₌	Newly 6	executed (original or c	opy)		:	13. Preliminary Amendment									
es a la companya de	b. (for continuation/divisional with Box 18 completed)						Return Receipt Postcard (MPEP 503) (Should be specifically itemized)								
i. DELETION OF INVENTOR(S) Signed statement attached deleting inventor(s)							15. Certified Copy of Priority Document(s) (If foreign priority is claimed)								
	named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).							Request and Certification under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.							
6. Applic	ation Data	Sheet. See 37 CFR	1.76			Certificate of Mailing By Express Mail 17. Other:									
18. If a CON	ITINUING	APPLICATION, check	appropriate	box, and	supply th	ne requis	ite inf	formation	below a	and i	n a prei	limin	ary amendment, or		
		ata Sheet under 37 C													
☐ Contir	nuation	☐ Div	sional		Continuat	tion-in-pa	art (Cl	IP) of p			tion No	_			
Prior application				Examiner [.] _						•	p/Art Unit				
For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.															
			19. C	ORRESP	ONDEN	E ADDF	RESS								
Customer Number or Bar Code Label (Insert Custom No. or Attach bar							code label here) or 🔀 Correspondence address below								
Name John S. Beulick, Reg. No. 33,338													· · · · · · · · · · · · · · · · · · ·		
	Armstrong Teasdale LLP														
Address One Metropolitan Sq., Suite 2600							•		· · · · · · · · · · · · · · · · · · ·						
				1	/lissouri										
Country US Telephone (314						321-5070)		F	ax	(314)	621	-5065		
Name (Prin	t/type)	Robert E. Slenker					Regi	istration N	Vo. (Atto	orney	//Agent))	45,112		
Signature									Date		14-	-0E	(-2000		

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Office, Patent and trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

===

Total Control Control

U.S. Patent and Trademark Office US DEPARTMENT OF COMMERCE

Under the paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number

		Complete If Known						
FEE TRANSMIT	TAL	Application Number						
for FY 2001		Filing Date						
		First Named Inventor	Christopher D. Johnson					
Patent fees are subject to annual re-	vision	Group Art Unit						
		Examiner Name						
TOTAL AMOUNT OF PAYMENT	(\$) 944.00	Attorney Docket Number	85CF-00103					

METHOD OF PAYMENT (check one)							FEE CALCULATION (continued)							
The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:					3.	. ADDITIONAL FEES								
credit any over payments to: Deposit						Large	Entity	Small	Entity					
Account	01	-2384					Fee Code	Fee (\$)	Fee Code	Fee (\$)	Fee Des	cription	Fee Paid	
Number	L						105	130	205		Surcharge - late filing			
Deposit					7		127	50	227	25	Surcharge-late provis	· •		
Account Name	L						139	130	139		Non-English specific	ation		
			dditional Fee	•			147	2520	147	2520	For filing a request for reexamination	•		
	П Арр	licant clair	l 1.16 and 1. ns small enti	ty status.			112	920*	112	920*	Requesting publication to Examiner action	on of SIR prior		
			16 and 1 17				113	1840*	113		Requesting publication Examiner action	on of SIR after		
2. 🔲	Payme	nt Enclo	sed:				115	110	215	55	Extension for reply w	rithin first month		
	Check		Credit Card		Otl	her	116	390	216		Extension for reply w Month			
			FEE CA	LCULATION			117	890	217		Extension for reply w	+		
1. BA	SIC FILIN	IG FEE					118	1390	218		Extension for reply w month	dension for reply within fourth		
Large	Entity	Small	Entity				128	1890	228		•	ension for reply within fifth month		
Fee	Fee	Fee	Fee				119	310	219		Notice of Appeal			
Code	(\$)	Code	(\$)	Fee Description	Fee P	aid '	120	310	220		Filing a brief in suppo	, , , , , , , , , , , , , , , , , , ,		
101	710	201	355	Utility Filing Fee	\$	710.00	121	270	221		Request for oral hear	· ,		
106	320	206	160	Design Filing Fee		10.00	138	1510	138		Petition to institute a proceeding	public use		
107	490	207	~ ~ ~ 					110	240		Petition to revive – u	navoidable		
108	710	208	355	Reissue filing Fee			141	1240	241	620	Petition to revive - u	nintentional		
114	150	214	75	Provisional Filing Fee			142	1240	242	620	Utility issue fee (or re	eissue)		
				SUBTOTAL (1)	\$ -	710.00	143	440	243	220	Design issue fee			
				SOBTOTAL (I)	Ψ,	10,00	144	600	244	300	Plant issue fee			
2. EX	TRA CLA	AIM FEES					122	130	122	130	Petitions to the Com	missioner		
	, , , , , , , , , , , , , , , , , , ,	***************************************		xtra Fee From			123	50	123		Petitions related to pr	rovisional	 	
Claims Below Fee Paid						126	180	126	180	applications Submission of Inform Stmt	nation Disclosure			
Total Claims 33 -20** 13 x 18 = 234 00 Independent Claims 3 -3* 0 x 0 = 0 Multiple Dependant x = = -						581	40	581	40	Recording each pate	cording each patent assignment property (times number of operties)			
Large Entity Small Entity Fee Fee Fee							146	710	246	355	Filing a submission a	ng a submission after a final action (37-CFR 1.129(a))		
Code	e (\$) Code (\$) Fee Description						149	710	249	355	For each additional in	r each additional invention to be amined (37 CFR 1.129(b))		
102	80 20	03 9 02 40	Indepen	n excess of 20 dent claims in excess of 3			179	710	279	355	Request for Continue (RCE)	` ''		
	104 270 204 135 Multiple dependent claim, if not paid					al patent	169	900	169		Request for expedite of a design application	equest for expedited examination a design application		
110 18 210 9 **Reissue claims in excess of 20 and over original patent							Other fee (specify)							
**or number previously paid, if greater; For Reissues, see above						*Reduc	*Reduced by Basic Filing Fee Paid SUBTOTAL (3)							
SUBMITTED BY							Complete (if applicable					ole)		
Name (Print/Type) Robert E. Slenker Registrat (Attorney								4	5,112		Telephone	(314) 621-5070)	
Signature Hollen ESlenker											Date	14-DE	C-2000	

WARNING: Information on this form may become public. Credit card Information should not be included on this form. Provide credit card information and authorization on PTO-2038.

CERTIFICATE OF MAILING BY EXPRESS MAIL TO THE COMMISSIONER OF PATENTS AND TRADEMARKS

Express Mail mailing label number: EL319733641US

Date of Mailing: December 14, 2000



I certify that the attached utility patent application claiming the benefit of Provisional Application Serial No. 60/173,933 filed December 30, 1999 of CHRISTOPHER D. JOHNSON, et al. for METHODS AND SYSTEMS FOR AUTOMATED INFERRED VALUATION OF CREDIT SCORING, including:

- Utility Patent Application Transmittal (1 pg)
- Fee Transmittal (in duplicate) (1 pg)
- Thirty-six (36) pages of specification; six (6) pages of claims; and one (1) page of abstract
- Nine (9) sheets of drawings
- Declaration and Power of Attorney (2 pages) (For Identification of Inventors Only)
- Certificate of Mailing Via Express Mail (1 page)
- Return post card

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to the Assistant Commissioner for Patents, Box PATENT APPLICATION, Washington, D.C. 20231.

Robert E. Slenker

Reg. No. 45,112

Armstrong Teasdale LLP

One Metropolitan Square, Suite 2600

St. Louis, MO 63102

314-621-5070